

**United States Bankruptcy Court**

Northern District of Illinois  
**Case No. 09-29938**  
**Chapter 7**

In re: Debtor (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Tomasz Wlodyka  
7440 W. Argyle  
Harwood Heights, IL 60706

Social Security / Individual Taxpayer ID No.:  
xxx-xx-6705

Employer Tax ID / Other nos.:

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: November 25, 2009

Kenneth S. Gardner, Clerk  
United States Bankruptcy Court

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor.*[In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**CERTIFICATE OF NOTICE**District/off: 0752-1  
Case: 09-29938User: wepps  
Form ID: b18Page 1 of 1  
Total Noticed: 19

Date Rcvd: Nov 25, 2009

The following entities were noticed by first class mail on Nov 27, 2009.

- db +Tomasz Wlodyka, 7440 W. Argyle, Harwood Heights, IL 60706-3422
- aty +Robert A. Habib, Law Office of Robert Habib, 77 W. Washington Street, Suite 411, Chicago, IL 60602-3325
- tr +Phillip D Levey, ESQ, 2722 North Racine Avenue, Chicago, IL 60614-1206
- 14428239 +AFNI, c/o Nextel, 404 Brock Dr, POB 3097, Bloomington IL 61702-3097
- 14321790 ALBANY BANK & TRUST, 3400 W LAWRENCE, CHICAGO, IL 60625-5188
- 14321792 +BALLYS, 12440 E IMPERIAL HWY, SUITE 300, NORWALK, CA 90650-8309
- 14428236 +Creditione, Dept 851, P O BOX 4115, Concord CA 94524-4115
- 14428241 +I C System Inc, Sphinx Financial Service, P O BOX 64378, Sanit Paul MN 55164-0378
- 14321794 +IC SYSTEM INC, c/o Sphinx Financial Service, PO BOX 64378, SAINT PAUL, MN 55164-0378
- 14321798 +Joseph and Susan Cartagena, c/o Tobin Richter/Neal & Leroy, 203 N. LaSalle Street, Suite 2300, Chicago, IL 60601-1243
- 14321797 +Joseph and Susan Cartagena, 824 W. Roscoe, Chicago, IL 60657-2304
- 14428237 +NAFS, 165 Lawrence Bell Dr Ste 100, P O BOX 9027, Williamsville NY 14231-9027
- 14321795 +PEOPLES ENERGY, 130 E. RANDOLPH DRIVE, CHICAGO, IL 60601-6302
- 14321796 +PINNACLE FINANCIAL, 11000 WEST 78TH STREET, MINNEAPOLIS, MN 55344-8010
- 14428240 +Sphinx Financial Service, 3320 N Central Ave, Chicago, IL 60634-4324

The following entities were noticed by electronic transmission on Nov 25, 2009.

- tr +EDI: QPDLEVEY.COM Nov 25 2009 19:04:00 Phillip D Levey, ESQ, 2722 North Racine Avenue, Chicago, IL 60614-1206
- 14321789 +EDI: AFNIRECOVERY.COM Nov 25 2009 19:04:00 AFNI INC., PO BOX 3427, BLOOMINGTON, IL 61702-3427
- 14321791 +EDI: AGFINANCE.COM Nov 25 2009 19:04:00 AMERICAN GENERAL FINAN, 1409 W LAKE ST, ADDISON, IL 60101-1870
- 14321793 +EDI: CAPITALONE.COM Nov 25 2009 19:03:00 CAPITAL ONE, PO BOX 85520, RICHMOND, VA 23285-5520
- 14428238 +EDI: NEXTEL.COM Nov 25 2009 19:04:00 Nextel, KSOPHT010-Z4300, 6391 Sprint Parkway, Overland Park KS 66251-6100

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 27, 2009

Signature:

